

NC DISTRICT REVIEW

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MOST ACTIVE LENDERS FY 2008 OCTOBER 1, 2007 THROUGH JUNE 30, 2008

LENDERS

	Loans		\$ Amount	
	7(a)	504	Total	Millions
Large and National Banks				
1. BB&T	130	10	140	\$33.6
2. Bank of America	74	8	82	\$9.6
3. Wachovia Bank	38	2	40	\$21.6
4. Banco Popular	40	0	40	\$11.6
5. Capital One	39	0	39	\$1.6

Community Express Lenders

1. Superior Financial Group, LLC	207	0	207	\$1.9
2. Innovative Bank	49	0	49	\$1.1
3. Self-Help Credit Union	41	0	41	\$1.9

Community Banks

1. Surrey Bank & Trust Company	39	1	40	\$6.3
2. Bank of Stanly	7	1	8	\$0.8
3. Mountain 1st Bank & Trust	5	2	7	\$5.6
3. Community Bank of Rowan	7	0	7	\$2.6

Small Business Lending Companies

1. Superior Financial Group, LLC	207	0	207	\$1.9
2. CIT Small Business Lending	27	3	30	\$22.4
3. Business Loan Center, LLC	13	2	15	\$1.9

Certified Development Companies

1. Self-Help Ventures Fund	58	58	\$27.4
2. Avista Business Development	19	19	\$9.6
3. BEFCOR	18	18	\$9.2
4. Centralina Development Corp.	16	16	\$7.7
5. Wilmington Industrial Dev.	12	12	\$4.4

Helping small businesses
start, grow and succeed.



Your Small Business Resource

NEW SOP 50 10 EFFECTIVE AUGUST 1

The revised SOP 50 10 (5) will be in effect for applications received by SBA on or after August 1, 2008. This includes lenders submitting applications through PLP, SBAExpress, Patriot Express, or Community Express.

The revised SOP can be found at: www.sba.gov/tools/resourcelibrary/sops.

RURAL LENDER ADVANTAGE ROLLS OUT AUGUST 1 IN THE SOUTHEAST

In May 2008, SBA introduced **Small/Rural Lender Advantage** to help small community/rural-based lenders, many of which do not make SBA 7(a) loans or make very few SBA loans. The goal is to streamline the application process for smaller loans. Training opportunities will be available to North Carolina lenders shortly.



Small Business Week '09
May 17-23, 2009

Key Features:

- A streamlined 7(a) process for small loans (\$350,000 or less)
- One-page application (two-sided) for very small loans (below \$50,000)
- Normal 7(a) SBA Guaranties apply
- Loans centrally processed through SBA's 7(a) Loan Processing Center
- Expedited SBA processing with routine loans processed within 3-5 days
- Lenders can transmit applications via fax and eventually online
- Simplified SBA loan eligibility questionnaire

Questions? Visit www.sba.gov/rurallenderadvantage or contact your local SBA representative.

NEW SBA.GOV TRAINING COURSES

Do you have clients that need additional preparation? The SBA has two new online courses for your clients! These courses walk business owners through steps that answer questions about what debt financing is, what loan programs are available, what small businesses should know about borrowing money, how to prepare a loan package and how loan requests are reviewed by lenders.

[Finance Primer: Guide to SBA's Loan Guaranty Programs](#)
[How to Prepare a Loan Package](#)

For more courses visit SBA's [Small Business Training Network](#).

SBA LENDER RANKING 10/01/07-06/30/08

Lender	7(a)	7(a) \$	504 Part	504 Part \$
Superior Financial	207	\$ 1,915,000		
BB&T	130	\$ 27,158,600	10	\$ 6,484,510
Bank of America	74	\$ 2,463,300	8	\$ 7,144,837
Self-Help Credit Union	74	\$ 3,896,600		
Innovative Bank	49	\$ 1,110,000		
Banco Popular	40	\$ 11,601,400		
Capital One Bank	39	\$ 1,603,000		
Surrey B&T	39	\$ 5,431,000	1	\$ 850,000
Wachovia	38	\$ 18,647,900	2	\$ 2,996,000
Bank of Granite	30	\$ 5,098,150	4	\$ 3,045,438
CIT	27	\$ 15,135,500	3	\$ 7,291,250
PNC Bank	27	\$ 8,192,300	1	\$ 349,000
SunTrust Bank	20	\$ 2,167,500	7	\$ 2,157,233
Capital Bank	16	\$ 2,111,760	2	\$ 564,578
Comerica Bank	15	\$ 9,273,100		
Business Loan Center, LLC	13	\$ 466,000	2	\$ 1,387,558
Community West Bank	11	\$ 3,344,500		
RBC Bank	9	\$ 1,925,000	2	\$ 1,767,500
The Fidelity Bank - Fuquay Varina	9	\$ 865,000	2	\$ 454,900
Commerce Bank	8	\$ 5,346,000		
Wilshire State Bank	8	\$ 4,573,000		
Bank of Stanly	7	\$ 583,500	1	\$ 183,000
BCI Lending	7	\$ 3,057,000		
Borrego Springs Bank	7	\$ 280,000		
Community Bank of Rowan	7	\$ 2,633,200		
Business Lenders, LLC	6	\$ 5,316,000		
First South Bank	6	\$ 447,700		
Southern Community Bank	6	\$ 1,274,700	1	\$ 593,156
Unity Bank	6	\$ 4,007,000		
Mountain 1st Bank	5	\$ 4,570,000	2	\$ 1,023,350
Yadkin Valley Bank	5	\$ 460,800	1	\$ 3,862,300
Aquesta Bank	4	\$ 664,000		
Gateway B&T	4	\$ 670,000	2	\$ 657,662
Haven Trust Bank	4	\$ 1,580,000		
The Huntington National Bank	4	\$ 1,141,500		
UPS Capital Business Credit	4	\$ 4,290,600		
VantageSouth Bank	4	\$ 336,000		
Coastal FCU	3	\$ 270,000		
Community South Bank	3	\$ 693,000	2	\$ 4,441,500
Compass Bank	3	\$ 2,344,000		

SBA LENDER RANKING 10/01/07-06/30/08

Lender	7(a)	7(a) \$	504 Part	504 Part \$
Crescent State Bank	3	\$ 279,600		
Fifth Third Bank (First Charter)	3	\$ 761,300	2	\$ 692,000
First Bank	3	\$ 709,700	2	\$ 682,177
High Trust Bank	3	\$ 2,252,400	1	\$ 1,717,280
Home Loan Investment Bank	3	\$ 2,908,800		
Wells Fargo	3	\$ 70,000		
Asheville Savings Bank	2	\$ 150,350	2	\$ 1,024,100
Bank of Oak Ridge	2	\$ 150,250	1	\$ 1,277,500
Cabarrus B&T	2	\$ 165,000		
Carolina Premier Bank	2	\$ 450,000		
Excel National Bank	2	\$ 1,643,100		
First Citizens Bank	2	\$ 1,665,000	15	\$ 6,037,911
NCB, FSB	2	\$ 1,050,000		
Small Business Loan Source	2	\$ 895,000		
The East Carolina Bank	2	\$ 314,000	1	\$ 1,898,629
United Central Bank	2	\$ 2,709,000		
America First FCU	1	\$ 20,000		
American Business Lending	1	\$ 555,000		
Bank of Houston	1	\$ 625,500		
Bank of the Carolinas	1	\$ 30,000		
Bank of the Commonwealth	1	\$ 70,000		
Fidelity Bank	1	\$ 36,000		
First Chatham Bank	1	\$ 550,000		
First Federal S&L	1	\$ 270,000		
First National Bank of AZ	1	\$ 827,000		
First National Bank of Shelby	1	\$ 250,000		
First State Bank	1	\$ 70,000		
First Trust Bank	1	\$ 100,000	2	\$ 1,420,944
Fulton Bank	1	\$ 100,000		
NewTek	1	\$ 60,000		
OMNI National Bank	1	\$ 560,000		
Prosper Bank	1	\$ 164,000		
Security Savings Bank	1	\$ 575,000		
Southern B&T	1	\$ 25,000		
Telesis Community CU	1	\$ 87,000		
Temecula Valley Bank	1	\$ 2,000,000		
The Buckhead Community Bank	1	\$ 1,360,000		
Truliant FCU	1	\$ 520,000		
Waccamaw Bank	1	\$ 101,490	1	\$ 160,000
Zions First National Bank	1	\$ 50,000	4	\$ 5,616,100
Total 7(a)	1,040	\$192,123,100		

SBA LENDER RANKING 10/01/07-06/30/08

Lender	7(a)	7(a) \$	504 Part	504 Part \$
HomeTrust Bank	9	\$	3,979,731	
GE Capital	3	\$	3,740,000	
NewDominion Bank	3	\$	3,304,800	
Park Sterling Bank	3	\$	2,848,590	
Cape Fear Bank	2	\$	669,850	
Citizens South Bank	2	\$	789,625	
First National Bank	2	\$	1,907,500	
Lehman Brothers Bank	2	\$	850,500	
New Bridge Bank	2	\$	531,250	
Regions Bank	2	\$	1,093,500	
South Carolina B&T	2	\$	1,963,500	
Springs Mortgage	2	\$	564,500	
American Community Bank	1	\$	181,000	
Bank of Commerce	1	\$	212,500	
Bank of Currituck	1	\$	78,000	
Bank of the West	1	\$	1,800,000	
Ciena Capital, LLC	1	\$	412,558	
Community One Bancshares, Inc.	1	\$	1,465,500	
Community One CU	1	\$	110,000	
Crescent State Bank	1	\$	650,000	
Fidelity Bank / Norcross, GA	1	\$	363,500	
First Medallion Mortgage	1	\$	315,500	
Forest Commercial Bank	1	\$	234,889	
Home Savings Bank	1	\$	2,282,250	
Lumbee Guaranty Bank	1	\$	873,500	
Macon Bank	1	\$	382,000	
Mid Carolina Bank	1	\$	127,500	
Navy FCU	1	\$	130,000	
Scottish Bank	1	\$	618,570	
The Heritage Bank	1	\$	285,000	
TowneBank	1	\$	1,050,000	
Tryon Federal Bank	1	\$	397,250	
504 Participation	138	\$	99,993,276	

SBA LENDER RANKING 10/01/07-06/30/08**Lender 504 504 \$****504 CDC Loans**

Self-Help Ventures Fund	58	\$ 27,367,000
Avista Business Development	19	\$ 9,566,000
BEFCOR	18	\$ 9,216,000
Centralina Development Corp.	16	\$ 7,723,000
Wilmington Industrial Development	12	\$ 4,361,000
Neuse River Development	4	\$ 4,138,000
Smoky Mountain Development	4	\$ 2,041,000
Northwest Piedmont Development	2	\$ 1,915,000
Region D. Development	2	\$ 361,000
Tidewater Business Financial Corp.	2	\$ 1,300,000
Provident Business Financial	1	\$ 298,000
504 Total	138	\$ 68,286,000